

Table I.F.3(2011) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,220	3,302	3,196	3,406	2,371	1,834	3,329	2,052
Industry group **								
Agric., fish., forest.	2,809	3,112	3,732	1,900 *	3,410	2,505	3,561	2,412
Mining and manufacturing	1,937	3,213	3,335	3,211	2,080	1,540	3,388	1,803
Construction	3,020	2,909	3,279	3,318	3,018	1,900	3,026	3,013
Utilities and transp.	1,875	3,491	1,719	3,246	2,484	1,662	3,258	1,788
Wholesale trade	2,244	3,077	3,589	3,436	2,165	1,487	3,278	1,963
Fin. svcs. and real estate	2,148	3,129	3,227	3,255	2,039	2,022	3,255	2,054
Retail trade	2,855	3,257	3,126	4,283	2,800	2,667	3,517	2,775
Professional services	2,149	3,746	3,253	3,330	2,616	1,648	3,531	1,941
Other services	2,298	3,140	2,963	3,649	2,502	1,875	3,173	2,131
Ownership								
For profit, incorporated	2,262	3,323	3,248	3,444	2,338	1,896	3,335	2,093
For profit, unincorporated	2,420	3,347	3,250	3,191	2,376	2,060	3,433	2,189
Nonprofit	1,830	2,874	2,572	3,391	2,489	1,337	3,015	1,749
Age of firm								
Less than 5 years	2,836	3,282	2,953	3,497	2,260	1,187 *	3,232	2,430
5-9 years	3,149	3,539	3,242	3,595	2,578	2,506	3,563	2,783
10-19 years	2,830	3,291	3,129	3,399	2,302	2,477	3,332	2,544
20 or more years	2,079	3,187	3,273	3,360	2,371	1,806	3,269	1,983
Multi/single status								
2 or more locations	1,969	2,376 *	3,300	3,287	2,334	1,840	3,600	1,947
1 location only	2,996	3,316	3,188	3,441	2,434	1,566	3,306	2,687
Percent full-time employees								
Less than 25%	2,329	3,392	3,410	2,987	3,178	1,810	3,472	2,112
25-49 %	2,223	2,977	2,590	3,434	2,519	1,976	3,011	2,124
50-74 %	2,505	3,854	3,380	3,812	3,021	2,138	3,674	2,363
75% or more	2,183	3,216	3,196	3,381	2,291	1,785	3,302	2,008
Union presence								
No union employees	2,410	3,374	3,260	3,487	2,378	1,860	3,398	2,178
Has union employees	1,682	2,087	2,191	2,680	2,435	1,500	2,492	1,639
Unknown	2,122	3,243	2,282	3,293	2,095	2,108	3,167	2,114
Percent low wage employees								
50% or more low wage	2,468	3,730	3,657	3,145	2,656	2,188	3,526	2,340
Less than 50% low wage	2,187	3,238	3,152	3,431	2,331	1,783	3,308	2,012

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2011) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.37	110.98	103.91	103.93	93.02	31.96	57.01	34.58
Industry group **								
Agric., fish., forest.	352.42	551.38	896.06	754.41 *	583.57	485.79	493.92	434.58
Mining and manufacturing	61.71	245.17	272.61	261.31	135.16	69.55	137.96	66.21
Construction	139.70	271.36	264.83	263.61	445.67	171.75	253.58	198.28
Utilities and transp.	105.34	647.54	492.08	471.77	271.92	130.73	471.28	103.25
Wholesale trade	146.84	284.25	368.38	245.24	292.78	137.69	233.12	176.87
Fin. svcs. and real estate	103.09	363.43	307.53	263.95	149.00	114.94	195.23	105.31
Retail trade	66.40	346.22	347.77	249.86	137.86	89.97	155.53	79.64
Professional services	74.02	152.39	140.70	103.25	154.50	73.50	96.32	69.48
Other services	86.69	219.68	260.62	252.18	174.62	81.65	167.80	99.58
Ownership								
For profit, incorporated	33.80	91.88	134.16	139.54	103.81	26.48	54.62	34.09
For profit, unincorporated	81.32	216.74	317.61	215.72	150.70	138.56	208.20	92.56
Nonprofit	101.66	303.96	270.43	304.12	202.64	82.06	128.26	104.90
Age of firm								
Less than 5 years	168.60	289.93	360.50	348.55	222.57	877.94 *	187.70	239.67
5-9 years	89.48	261.81	208.37	242.17	304.71	587.67	134.45	219.48
10-19 years	79.11	99.72	155.85	180.15	188.77	255.25	72.91	141.10
20 or more years	34.52	182.42	145.35	136.46	104.63	29.48	93.76	35.78
Multi/single status								
2 or more locations	30.16	955.84 *	248.86	100.74	82.46	32.10	126.11	31.21
1 location only	70.67	105.16	118.60	130.14	158.74	187.15	57.11	116.33
Percent full-time employees								
Less than 25%	179.00	631.09	901.52	446.23	396.38	161.34	260.92	207.12
25-49 %	78.09	371.09	274.77	252.31	257.37	126.09	211.49	96.72
50-74 %	87.09	299.33	302.98	389.91	171.30	113.76	251.02	99.56
75% or more	42.07	113.40	115.58	106.38	99.53	44.21	68.38	45.05
Union presence								
No union employees	45.23	121.85	95.59	107.14	78.25	46.89	50.55	50.84
Has union employees	45.46	434.94	532.96	379.65	304.91	50.15	386.21	47.08
Unknown	71.62	906.20	504.55	656.52	167.35	76.39	512.53	72.93
Percent low wage employees								
50% or more low wage	47.90	358.02	321.39	230.56	164.11	47.77	226.56	35.25
Less than 50% low wage	33.38	101.08	110.08	98.51	102.95	35.38	58.16	39.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.